

Deluxe Corporation 3680 Victoria St. N · Shoreview, MN 55126-2966

P.O. Box 64235 · St. Paul, MN 55164-0235

651-483-7111

5724

August 29, 2019

[Redacted] MA 01106-1752

Subject: IMPORTANT DATA SECURITY INCIDENT INFORMATION

Dear [Redacted]:

We recently learned of a serious data security incident, which took place on August 13, 2019, in which personal, private, and unencrypted information was likely compromised. We are working with the aid of outside resources, to help you avoid or at least minimize any negative consequences.

We are in the process of reporting the incident to the appropriate state agencies and federal authorities to initiate an investigation. Our notification has not been delayed as a result of any law enforcement investigation.

We are notifying you so you can take additional actions to minimize or eliminate potential personal harm. Because this is a serious incident, we strongly encourage you to take the following preventive measures to help detect and mitigate any misuse of your information:

- 1. Deluxe will be providing each impacted customer with free credit monitoring services through Experian, the details of which are provided below. In the meantime, we encourage you to consider the other action items listed in this communication.
- 2. Closely monitor your financial accounts and promptly contact your financial institution if you notice any unusual activity.
- 3. We strongly encourage you to report incidents of suspected identity theft to your local law enforcement, the Federal Trade Commission, and your state attorney general.
- 4. We also recommend that you monitor your free credit reports. You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting https://www.annualcreditreport.com, by calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348.
- 5. You also may want to place a security freeze on your credit files by calling each of the three credit reporting agencies. Freezing credit files will prevent someone from using your personal information to open new accounts or borrow money in your name. Please understand that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card unless you temporarily or permanently remove the freeze.
- 6. In the near future, Deluxe anticipates enabling a multi-factor authentication process to help you enhance the security of your experience.
- 7. To prevent misuse of your user name and password in the future, we strongly encourage you to change both of them on a regular basis.





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What we are doing to protect your information:

To help protect your identity, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM. This product provides you with identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you enroll by November 30, 2019 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your activation code: 65FG6Z7D4.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 1-877-890-9332 by November 30, 2019. Be prepared to provide engagement number DB14363 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR XPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- Experian credit report at signup: See what information is associated with your credit file. Daily credit reports are available for online members only.*
- Credit Monitoring: Actively monitors Experian file for indicators of fraud.
- Identity Restoration: Identity Restoration agents are immediately available to help you address credit
 and non-credit related fraud.
- Experian IdentityWorks ExtendCARE™: You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- Up to \$1 Million Identity Theft Insurance**: Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 1-877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.experianlDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.





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While we will be notifying the three major credit reporting agencies immediately, we strongly encourage you to contact the credit reporting agencies directly to notify them, receive credit alerts, or freeze your credit files. Contact for the three agencies is provided below:

Equifax	Experian	TransUnion
P.O. Box 740241	P.O. Box 2104	P.O. Box 2000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-888-685-1111 (general)	1-888-397-3742	1-800-888-4213 (general)
1-888-766-0008 (fraud alert)	www.experian.com/freeze	1-800-680-7289 (identity theft
1-800-685-1111 (security freeze)		and fraud)
www.freeze.equifax.com		www.transunion.com/credit-
		freeze/place-credit-freeze

You may also contact the Federal Trade Commission to receive information about fraud alerts, security freezes, and preventing identity theft:

1-877-ID-THEFT (877-438-4338)
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
https://www.consumer.ftc.gov/features/feature-0014-identity-theft

We sincerely regret this incident and any inconvenience it may cause. We will do everything we can to mitigate any negative consequences of this unfortunate incident. We also want you to know that we have determined the cause of the incident and have taken action to prevent future incidents of this nature.

Thank you for your patience and understanding as we work through this process. Please call 866-869-4372 with any questions or to receive further assistance.

Sincerely,

Nate Edin

3680 Victoria St. N.,

Shoreview, MN 55126

Mathan Eli

(651) 787-1253

nate.edin@deluxe.com